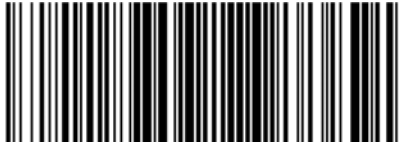


P.O. Box 23159  
San Diego, CA 92193-3159



IMPORTANT INFORMATION  
ENCLOSED

(11) 969 0024 8917 2726 9

**Mailed On:** 1/24/2025

**Order Number:** 0000398-01

**ClientID:** DGandL000909 FC **Reference Number:** 54178

David M. Yeaton  
370 Elm Street  
Mechanic Falls, Maine 04256







**Doonan, Graves & Longoria LLC**  
ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C  
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM  
HRS: MON-FRI 9 AM-4 PM

January 24, 2025

VIA CERTIFICATE OF MAILING  
AND REGULAR MAIL

David M. Yeaton  
370 Elm Street  
Mechanic Falls, ME 04256

David M. Yeaton  
P.O. Box 11  
Mechanic Falls, ME 04256-0011

**NOTICE OF MORTGAGOR'S RIGHT TO CURE**  
**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED**  
**WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 370 Elm Street, Mechanic Falls, ME 04256  
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Fay Servicing, LLC, the Mortgagee, U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust and the Owner/Investor, U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems Inc. as nominee for American Brokers Conduit its successors and assigns its successors and assigns (if MERs) dated May 31, 2007, and recorded in the Androscoggin County Registry of Deeds in Book 7158, Page 174. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt but notice of possible enforcement of our lien against the collateral property.**



An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

	Princi- pal & Interest	Taxes	Insur- ance	Lien	O/S (Over/Short Escrow)	Total Due
May 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
June 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
July 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
August 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
September 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
October 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
November 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
April 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
May 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
June 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
July 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
August 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
September 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
October 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
November 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
April 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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November 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28

February 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
April 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
May 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
June 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
July 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
August 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
September 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
October 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
November 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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August 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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November 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
April 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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July 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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October 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
November 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
April 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28



May 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
June 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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November 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2020	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2020	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2020	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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November 1, 2020	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2020	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2021	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2021	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2021	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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October 1, 2021	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
November 1, 2021	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2021	\$572.22	\$147.17	\$157.78	\$0.00	\$25.87	\$903.04
January 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
February 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
March 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
April 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
May 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
June 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
July 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88

August 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
September 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
October 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
November 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
December 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
January 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
February 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
March 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
April 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
May 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
June 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
July 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
August 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
September 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
October 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
November 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
December 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
January 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
February 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
March 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
April 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
May 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
June 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
July 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
August 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
September 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
October 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
November 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
December 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
January 1, 2025	\$572.22	\$190.52	\$254.15	\$0.00	\$0.00	\$1,016.89
Property Inspections					12/12/2024	\$30.00
					11/7/2024	\$30.00
					9/26/2024	\$30.00
					9/23/2024	\$30.00
					8/9/2024	\$30.00
					7/8/2024	\$30.00
					5/13/2024	\$30.00
					3/7/2024	\$30.00
					1/22/2024	\$30.00



					12/7/2023	\$30.00
					12/7/2023	\$30.00
					10/19/2023	\$30.00
					9/14/2023	\$30.00
					8/11/2023	\$30.00
					6/5/2023	\$30.00
					5/11/2023	\$20.00
					5/5/2023	\$20.00
					12/30/2022	\$20.00
					11/25/2022	\$20.00
					10/24/2022	\$20.00
					9/26/2022	\$20.00
					9/21/2022	\$20.00
					8/5/2022	\$20.00
					6/23/2022	\$20.00
					5/25/2022	\$20.00
					4/11/2022	\$20.00
					3/9/2022	\$20.00
					2/7/2022	\$20.00
					12/28/2021	\$20.00
					11/22/2021	\$20.00
					10/19/2021	\$20.00
					9/11/2021	\$20.00
Late Charges					8/17/2021	\$57.22
Total Payment Due						\$128,854.79

A portion of the amount due is reasonable interest in the amount of \$64,398.72.

**The total amount due does not include any amounts that become due after the date of the notice.**

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$128,854.79 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to:

**Fay Servicing, LLC**  
**Attention: Payments**  
**1601 LBJ Freeway, Suite 150**  
**Farmers Branch, TX 75234**

**Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this timeframe, the mortgagee may exercise its right to



accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Fay Servicing, LLC at (800) 495-7166 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust, the mortgage servicer, which is Fay Servicing, LLC or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Fay Servicing, LLC at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Fay Servicing, LLC  
Loss Mitigation Department/Loan Resolution  
425 S. Financial Place  
Suite 2000  
Chicago, IL 60605  
(800) 495-7166

### **NOTICE OF IMPORTANT RIGHTS**

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of



this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty-day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,  
Fay Servicing, LLC  
U.S. Bank Trust, N.A., as Trustee for LSF9  
Master Participation Trust

by its attorney

  
\_\_\_\_\_  
Reneau J. Longoria, Esq.

SM

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

54178

#### HUD Housing Counseling Agencies located in MAINE

HUD Agency Name	Phone Toll-Free Fax Number Email	Address	Languages
	Website Agency ID		
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: <b>N/A</b> W: <b>www.penquis.org</b> A: 81649	262 Harlow St Bangor, Maine 04401-4952	- English
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: <b>jason.thomas@ceimaine.org</b> W: <b>www.ceimaine.org</b> A: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: <b>ndigeronimo@avestahousing.org</b> W: <b>www.avestahousing.org</b> A: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-490-5026 E: <b>meaghan.arzberger@yccac.org</b> W: <b>www.yccac.org</b> A: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: <b>homequest@community-concepts.org</b> W: <b>https://www.ccimaine.org/</b> A: 81580	17 Market Sq South Paris, Maine 04281-1533	- English
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: <b>housing@kvcap.org</b> W: <b>www.kvcap.org</b> A: 81685	101 Water St Waterville, Maine 04901-6339	

#### National Foreclosure Mitigation Counseling (NFMCC) grantees through NeighborWorks America located in MAINE

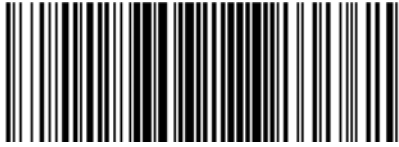
Agency Name	Phone Website	Address	Languages
MMI - Auburn	Phone: 800-873-2227 Web:	250 Center St., Ste. 205 Auburn, Maine 4210	- English
MMI - Bangor	Phone: 800-308-2227 Web: <b>www.moneymanagement.org</b>	175 Exchange St., Ste. 200 Bangor, Maine 4401	- English



Penquis, Inc	<b>Phone:</b> 207-973-3500 <b>Web:</b> <a href="http://www.penquis.org">www.penquis.org</a>	262 Harlow Street Bangor, Maine 04402	- English
Community Concepts, Inc.	<b>Phone:</b> 207-743-7716 <b>Web:</b> <a href="http://www.community-concepts.org">www.community-concepts.org</a>	240 Bates Street Lewiston, Maine 04240	- English
Avesta Housing Development Corporation	<b>Phone:</b> 207-553-7777 <b>Web:</b> <a href="http://www.avestahousing.org">www.avestahousing.org</a>	307 Cumberland Avenue Portland, Maine 04101	- English
MMI - South Portland	<b>Phone:</b> 800-873-2227 <b>Web:</b>	111 Wescott Road South Portland, Maine 4106	- English
MMI - South Portland	<b>Phone:</b> 800-308-2227 <b>Web:</b> <a href="http://www.moneymanagement.org">www.moneymanagement.org</a>	111 Wescott Road South Portland, Maine 4106	- English
Kennebec Valley Community Action Program	<b>Phone:</b> 800-542-8227 <b>Web:</b> <a href="http://www.kvcap.org">www.kvcap.org</a>	97 Water Street Waterville, Maine 04901	- English

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=ME&filterSvc=dfc>

P.O. Box 23159  
San Diego, CA 92193-3159



IMPORTANT INFORMATION  
ENCLOSED

(11) 969 0024 8917 2737 5

**Mailed On:** 1/24/2025

**Order Number:** 0000398-01

**ClientID:** DGandL000909 FC **Reference Number:** 54178

David M. Yeaton  
PO Box 11  
Mechanic Falls, Maine 04256







**Doonan, Graves & Longoria LLC**  
ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C  
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM  
HRS: MON-FRI 9 AM-4 PM

January 24, 2025

VIA CERTIFICATE OF MAILING  
AND REGULAR MAIL

David M. Yeaton  
370 Elm Street  
Mechanic Falls, ME 04256

David M. Yeaton  
P.O. Box 11  
Mechanic Falls, ME 04256-0011

**NOTICE OF MORTGAGOR'S RIGHT TO CURE**  
**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED**  
**WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 370 Elm Street, Mechanic Falls, ME 04256  
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Fay Servicing, LLC, the Mortgagee, U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust and the Owner/Investor, U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems Inc. as nominee for American Brokers Conduit its successors and assigns its successors and assigns (if MERs) dated May 31, 2007, and recorded in the Androscoggin County Registry of Deeds in Book 7158, Page 174. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt but notice of possible enforcement of our lien against the collateral property.**



An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

	Princi- pal & Interest	Taxes	Insur- ance	Lien	O/S (Over/Short Escrow)	Total Due
May 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
June 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
July 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
August 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
September 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
October 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
November 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
April 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
May 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
June 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
July 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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September 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
October 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
November 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
April 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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November 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28



February 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
April 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
May 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
June 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
July 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
August 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
September 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
October 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
November 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
April 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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July 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
August 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
September 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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November 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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June 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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November 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
April 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28



May 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
June 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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November 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2020	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2020	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2020	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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December 1, 2020	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2021	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2021	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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October 1, 2021	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
November 1, 2021	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2021	\$572.22	\$147.17	\$157.78	\$0.00	\$25.87	\$903.04
January 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
February 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
March 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
April 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
May 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
June 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
July 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88

August 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
September 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
October 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
November 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
December 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
January 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
February 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
March 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
April 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
May 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
June 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
July 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
August 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
September 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
October 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
November 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
December 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
January 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
February 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
March 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
April 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
May 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
June 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
July 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
August 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
September 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
October 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
November 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
December 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
January 1, 2025	\$572.22	\$190.52	\$254.15	\$0.00	\$0.00	\$1,016.89
Property Inspections					12/12/2024	\$30.00
					11/7/2024	\$30.00
					9/26/2024	\$30.00
					9/23/2024	\$30.00
					8/9/2024	\$30.00
					7/8/2024	\$30.00
					5/13/2024	\$30.00
					3/7/2024	\$30.00
					1/22/2024	\$30.00



					12/7/2023	\$30.00
					12/7/2023	\$30.00
					10/19/2023	\$30.00
					9/14/2023	\$30.00
					8/11/2023	\$30.00
					6/5/2023	\$30.00
					5/11/2023	\$20.00
					5/5/2023	\$20.00
					12/30/2022	\$20.00
					11/25/2022	\$20.00
					10/24/2022	\$20.00
					9/26/2022	\$20.00
					9/21/2022	\$20.00
					8/5/2022	\$20.00
					6/23/2022	\$20.00
					5/25/2022	\$20.00
					4/11/2022	\$20.00
					3/9/2022	\$20.00
					2/7/2022	\$20.00
					12/28/2021	\$20.00
					11/22/2021	\$20.00
					10/19/2021	\$20.00
					9/11/2021	\$20.00
Late Charges					8/17/2021	\$57.22
Total Payment Due						\$128,854.79

A portion of the amount due is reasonable interest in the amount of \$64,398.72.

**The total amount due does not include any amounts that become due after the date of the notice.**

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$128,854.79 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to:

**Fay Servicing, LLC**  
**Attention: Payments**  
**1601 LBJ Freeway, Suite 150**  
**Farmers Branch, TX 75234**

**Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this timeframe, the mortgagee may exercise its right to

accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Fay Servicing, LLC at (800) 495-7166 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust, the mortgage servicer, which is Fay Servicing, LLC or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:  
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Fay Servicing, LLC at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Fay Servicing, LLC  
Loss Mitigation Department/Loan Resolution  
425 S. Financial Place  
Suite 2000  
Chicago, IL 60605  
(800) 495-7166

### **NOTICE OF IMPORTANT RIGHTS**

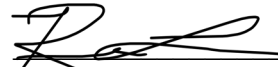
Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of



this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty-day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,  
Fay Servicing, LLC  
U.S. Bank Trust, N.A., as Trustee for LSF9  
Master Participation Trust

by its attorney



Reneau J. Longoria, Esq.

SM

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

54178

#### HUD Housing Counseling Agencies located in MAINE

HUD Agency Name	Phone Toll-Free Fax Number Email Website	Address	Languages
	Agency ID		
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: <b>N/A</b> W: <b>www.penquis.org</b> A: 81649	262 Harlow St Bangor, Maine 04401-4952	- English
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: <b>jason.thomas@ceimaine.org</b> W: <b>www.ceimaine.org</b> A: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: <b>ndigeronimo@avestahousing.org</b> W: <b>www.avestahousing.org</b> A: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-490-5026 E: <b>meaghan.arzberger@yccac.org</b> W: <b>www.yccac.org</b> A: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: <b>homequest@community-concepts.org</b> W: <b>https://www.ccimaine.org/</b> A: 81580	17 Market Sq South Paris, Maine 04281-1533	- English
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: <b>housing@kvcap.org</b> W: <b>www.kvcap.org</b> A: 81685	101 Water St Waterville, Maine 04901-6339	

#### National Foreclosure Mitigation Counseling (NFMCC) grantees through NeighborWorks America located in MAINE

Agency Name	Phone Website	Address	Languages
MMI - Auburn	Phone: 800-873-2227 Web:	250 Center St., Ste. 205 Auburn, Maine 4210	- English
MMI - Bangor	Phone: 800-308-2227 Web: <b>www.moneymanagement.org</b>	175 Exchange St., Ste. 200 Bangor, Maine 4401	- English

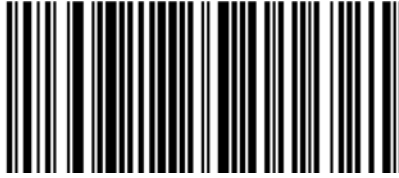


Penquis, Inc	<b>Phone:</b> 207-973-3500 <b>Web:</b> <a href="http://www.penquis.org">www.penquis.org</a>	262 Harlow Street Bangor, Maine 04402	- English
Community Concepts, Inc.	<b>Phone:</b> 207-743-7716 <b>Web:</b> <a href="http://www.community-concepts.org">www.community-concepts.org</a>	240 Bates Street Lewiston, Maine 04240	- English
Avesta Housing Development Corporation	<b>Phone:</b> 207-553-7777 <b>Web:</b> <a href="http://www.avestahousing.org">www.avestahousing.org</a>	307 Cumberland Avenue Portland, Maine 04101	- English
MMI - South Portland	<b>Phone:</b> 800-873-2227 <b>Web:</b>	111 Wescott Road South Portland, Maine 4106	- English
MMI - South Portland	<b>Phone:</b> 800-308-2227 <b>Web:</b> <a href="http://www.moneymanagement.org">www.moneymanagement.org</a>	111 Wescott Road South Portland, Maine 4106	- English
Kennebec Valley Community Action Program	<b>Phone:</b> 800-542-8227 <b>Web:</b> <a href="http://www.kvcap.org">www.kvcap.org</a>	97 Water Street Waterville, Maine 04901	- English

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=ME&filterSvc=dfc>



P.O. Box 23159  
San Diego, CA 92193-3159



RETURN RECEIPT  
REQUESTED

71 96900 2484 0915 9327 0

**Mailed On:** 1/24/2025

**Order Number:** 0000398-01

**ClientID:** DGandL000909 CR **Reference Number:** 54178

David M. Yeaton  
370 Elm Street  
Mechanic Falls, Maine 04256







**Doonan, Graves & Longoria LLC**  
ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C  
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM  
HRS: MON-FRI 9 AM-4 PM

January 24, 2025

VIA CERTIFICATE OF MAILING  
AND REGULAR MAIL

David M. Yeaton  
370 Elm Street  
Mechanic Falls, ME 04256

David M. Yeaton  
P.O. Box 11  
Mechanic Falls, ME 04256-0011

**NOTICE OF MORTGAGOR'S RIGHT TO CURE**  
**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED**  
**WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 370 Elm Street, Mechanic Falls, ME 04256  
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Fay Servicing, LLC, the Mortgagee, U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust and the Owner/Investor, U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems Inc. as nominee for American Brokers Conduit its successors and assigns its successors and assigns (if MERs) dated May 31, 2007, and recorded in the Androscoggin County Registry of Deeds in Book 7158, Page 174. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt but notice of possible enforcement of our lien against the collateral property.**



An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

	Princi- pal & Interest	Taxes	Insur- ance	Lien	O/S (Over/Short Escrow)	Total Due
May 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
June 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
July 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
August 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
September 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
October 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
November 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
April 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
May 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
June 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
July 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
August 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
September 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
October 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
November 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
April 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
May 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
June 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
July 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
August 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
September 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
October 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
November 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28

February 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
April 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
May 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
June 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
July 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
August 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
September 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
October 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
November 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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July 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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September 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
October 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
November 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
April 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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September 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
October 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
November 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
April 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28



May 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
June 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
July 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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November 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2019	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2020	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2020	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2020	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
April 1, 2020	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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November 1, 2020	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2020	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2021	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2021	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2021	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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September 1, 2021	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
October 1, 2021	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
November 1, 2021	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2021	\$572.22	\$147.17	\$157.78	\$0.00	\$25.87	\$903.04
January 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
February 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
March 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
April 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
May 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
June 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
July 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88

August 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
September 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
October 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
November 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
December 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
January 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
February 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
March 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
April 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
May 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
June 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
July 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
August 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
September 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
October 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
November 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
December 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
January 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
February 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
March 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
April 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
May 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
June 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
July 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
August 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
September 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
October 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
November 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
December 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
January 1, 2025	\$572.22	\$190.52	\$254.15	\$0.00	\$0.00	\$1,016.89
Property Inspections					12/12/2024	\$30.00
					11/7/2024	\$30.00
					9/26/2024	\$30.00
					9/23/2024	\$30.00
					8/9/2024	\$30.00
					7/8/2024	\$30.00
					5/13/2024	\$30.00
					3/7/2024	\$30.00
					1/22/2024	\$30.00



					12/7/2023	\$30.00
					12/7/2023	\$30.00
					10/19/2023	\$30.00
					9/14/2023	\$30.00
					8/11/2023	\$30.00
					6/5/2023	\$30.00
					5/11/2023	\$20.00
					5/5/2023	\$20.00
					12/30/2022	\$20.00
					11/25/2022	\$20.00
					10/24/2022	\$20.00
					9/26/2022	\$20.00
					9/21/2022	\$20.00
					8/5/2022	\$20.00
					6/23/2022	\$20.00
					5/25/2022	\$20.00
					4/11/2022	\$20.00
					3/9/2022	\$20.00
					2/7/2022	\$20.00
					12/28/2021	\$20.00
					11/22/2021	\$20.00
					10/19/2021	\$20.00
					9/11/2021	\$20.00
Late Charges					8/17/2021	\$57.22
Total Payment Due						\$128,854.79

A portion of the amount due is reasonable interest in the amount of \$64,398.72.

**The total amount due does not include any amounts that become due after the date of the notice.**

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$128,854.79 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to:

**Fay Servicing, LLC**  
**Attention: Payments**  
**1601 LBJ Freeway, Suite 150**  
**Farmers Branch, TX 75234**

**Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this timeframe, the mortgagee may exercise its right to



accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Fay Servicing, LLC at (800) 495-7166 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust, the mortgage servicer, which is Fay Servicing, LLC or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:  
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Fay Servicing, LLC at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Fay Servicing, LLC  
Loss Mitigation Department/Loan Resolution  
425 S. Financial Place  
Suite 2000  
Chicago, IL 60605  
(800) 495-7166

### **NOTICE OF IMPORTANT RIGHTS**

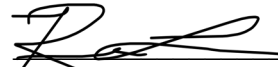
Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of



this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty-day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,  
Fay Servicing, LLC  
U.S. Bank Trust, N.A., as Trustee for LSF9  
Master Participation Trust

by its attorney



Reneau J. Longoria, Esq.

SM

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

54178

#### HUD Housing Counseling Agencies located in MAINE

HUD Agency Name	Phone Toll-Free Fax Number Email	Address	Languages
	Website Agency ID		
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: <b>N/A</b> W: <b>www.penquis.org</b> A: 81649	262 Harlow St Bangor, Maine 04401-4952	- English
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: <b>jason.thomas@ceimaine.org</b> W: <b>www.ceimaine.org</b> A: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: <b>ndigeronimo@avestahousing.org</b> W: <b>www.avestahousing.org</b> A: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-490-5026 E: <b>meaghan.arzberger@yccac.org</b> W: <b>www.yccac.org</b> A: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: <b>homequest@community-concepts.org</b> W: <b>https://www.ccimaine.org/</b> A: 81580	17 Market Sq South Paris, Maine 04281-1533	- English
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: <b>housing@kvcap.org</b> W: <b>www.kvcap.org</b> A: 81685	101 Water St Waterville, Maine 04901-6339	

#### National Foreclosure Mitigation Counseling (NFMCC) grantees through NeighborWorks America located in MAINE

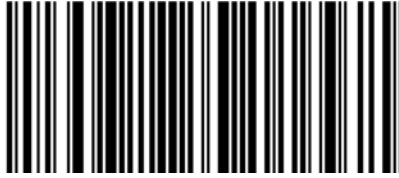
Agency Name	Phone Website	Address	Languages
MMI - Auburn	Phone: 800-873-2227 Web:	250 Center St., Ste. 205 Auburn, Maine 4210	- English
MMI - Bangor	Phone: 800-308-2227 Web: <b>www.moneymanagement.org</b>	175 Exchange St., Ste. 200 Bangor, Maine 4401	- English



Penquis, Inc	<b>Phone:</b> 207-973-3500 <b>Web:</b> <a href="http://www.penquis.org">www.penquis.org</a>	262 Harlow Street Bangor, Maine 04402	- English
Community Concepts, Inc.	<b>Phone:</b> 207-743-7716 <b>Web:</b> <a href="http://www.community-concepts.org">www.community-concepts.org</a>	240 Bates Street Lewiston, Maine 04240	- English
Avesta Housing Development Corporation	<b>Phone:</b> 207-553-7777 <b>Web:</b> <a href="http://www.avestahousing.org">www.avestahousing.org</a>	307 Cumberland Avenue Portland, Maine 04101	- English
MMI - South Portland	<b>Phone:</b> 800-873-2227 <b>Web:</b>	111 Wescott Road South Portland, Maine 4106	- English
MMI - South Portland	<b>Phone:</b> 800-308-2227 <b>Web:</b> <a href="http://www.moneymanagement.org">www.moneymanagement.org</a>	111 Wescott Road South Portland, Maine 4106	- English
Kennebec Valley Community Action Program	<b>Phone:</b> 800-542-8227 <b>Web:</b> <a href="http://www.kvcap.org">www.kvcap.org</a>	97 Water Street Waterville, Maine 04901	- English

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=ME&filterSvc=dfc>

P.O. Box 23159  
San Diego, CA 92193-3159



RETURN RECEIPT  
REQUESTED

71 96900 2484 0915 9329 4

**Mailed On:** 1/24/2025

**Order Number:** 0000398-01

**ClientID:** DGandL000909 CR **Reference Number:** 54178

David M. Yeaton  
PO Box 11  
Mechanic Falls, Maine 04256







**Doonan, Graves & Longoria LLC**  
ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C  
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM  
HRS: MON-FRI 9 AM-4 PM

January 24, 2025

VIA CERTIFICATE OF MAILING  
AND REGULAR MAIL

David M. Yeaton  
370 Elm Street  
Mechanic Falls, ME 04256

David M. Yeaton  
P.O. Box 11  
Mechanic Falls, ME 04256-0011

**NOTICE OF MORTGAGOR'S RIGHT TO CURE**  
**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED**  
**WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 370 Elm Street, Mechanic Falls, ME 04256  
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Fay Servicing, LLC, the Mortgagee, U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust and the Owner/Investor, U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems Inc. as nominee for American Brokers Conduit its successors and assigns its successors and assigns (if MERs) dated May 31, 2007, and recorded in the Androscoggin County Registry of Deeds in Book 7158, Page 174. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt but notice of possible enforcement of our lien against the collateral property.**



An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

	Princi- pal & Interest	Taxes	Insur- ance	Lien	O/S (Over/Short Escrow)	Total Due
May 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
June 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
July 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
August 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
September 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
October 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
November 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2013	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
April 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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November 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2014	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
April 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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December 1, 2015	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28



February 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
March 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
April 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
May 1, 2016	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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February 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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December 1, 2017	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
January 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2018	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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January 1, 2020	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
February 1, 2020	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
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November 1, 2021	\$572.22	\$219.22	\$150.29	(\$71.45)	\$0.00	\$870.28
December 1, 2021	\$572.22	\$147.17	\$157.78	\$0.00	\$25.87	\$903.04
January 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
February 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
March 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
April 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
May 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
June 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
July 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88

August 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
September 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
October 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
November 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
December 1, 2022	\$572.22	\$147.17	\$157.78	\$0.00	\$23.71	\$900.88
January 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
February 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
March 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
April 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
May 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
June 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
July 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
August 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
September 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
October 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
November 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
December 1, 2023	\$572.22	\$153.92	\$240.52	\$0.00	\$108.47	\$1,075.13
January 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
February 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
March 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
April 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
May 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
June 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
July 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
August 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
September 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
October 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
November 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
December 1, 2024	\$572.22	\$190.52	\$254.15	\$0.00	\$44.50	\$1,061.39
January 1, 2025	\$572.22	\$190.52	\$254.15	\$0.00	\$0.00	\$1,016.89
Property Inspections					12/12/2024	\$30.00
					11/7/2024	\$30.00
					9/26/2024	\$30.00
					9/23/2024	\$30.00
					8/9/2024	\$30.00
					7/8/2024	\$30.00
					5/13/2024	\$30.00
					3/7/2024	\$30.00
					1/22/2024	\$30.00



					12/7/2023	\$30.00
					12/7/2023	\$30.00
					10/19/2023	\$30.00
					9/14/2023	\$30.00
					8/11/2023	\$30.00
					6/5/2023	\$30.00
					5/11/2023	\$20.00
					5/5/2023	\$20.00
					12/30/2022	\$20.00
					11/25/2022	\$20.00
					10/24/2022	\$20.00
					9/26/2022	\$20.00
					9/21/2022	\$20.00
					8/5/2022	\$20.00
					6/23/2022	\$20.00
					5/25/2022	\$20.00
					4/11/2022	\$20.00
					3/9/2022	\$20.00
					2/7/2022	\$20.00
					12/28/2021	\$20.00
					11/22/2021	\$20.00
					10/19/2021	\$20.00
					9/11/2021	\$20.00
Late Charges					8/17/2021	\$57.22
Total Payment Due						\$128,854.79

A portion of the amount due is reasonable interest in the amount of \$64,398.72.

**The total amount due does not include any amounts that become due after the date of the notice.**

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$128,854.79 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to:

**Fay Servicing, LLC**  
**Attention: Payments**  
**1601 LBJ Freeway, Suite 150**  
**Farmers Branch, TX 75234**

**Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this timeframe, the mortgagee may exercise its right to

accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Fay Servicing, LLC at (800) 495-7166 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust, the mortgage servicer, which is Fay Servicing, LLC or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:  
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Fay Servicing, LLC at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Fay Servicing, LLC  
Loss Mitigation Department/Loan Resolution  
425 S. Financial Place  
Suite 2000  
Chicago, IL 60605  
(800) 495-7166

### **NOTICE OF IMPORTANT RIGHTS**

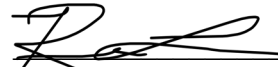
Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of



this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty-day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,  
Fay Servicing, LLC  
U.S. Bank Trust, N.A., as Trustee for LSF9  
Master Participation Trust

by its attorney



Reneau J. Longoria, Esq.

SM

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

54178

#### HUD Housing Counseling Agencies located in MAINE

HUD Agency Name	Phone Toll-Free Fax Number Email	Address	Languages
	Website Agency ID		
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: <b>N/A</b> W: <b>www.penquis.org</b> A: 81649	262 Harlow St Bangor, Maine 04401-4952	- English
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: <b>jason.thomas@ceimaine.org</b> W: <b>www.ceimaine.org</b> A: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: <b>ndigeronimo@avestahousing.org</b> W: <b>www.avestahousing.org</b> A: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-490-5026 E: <b>meaghan.arzberger@yccac.org</b> W: <b>www.yccac.org</b> A: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: <b>homequest@community-concepts.org</b> W: <b>https://www.ccimaine.org/</b> A: 81580	17 Market Sq South Paris, Maine 04281-1533	- English
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: <b>housing@kvcap.org</b> W: <b>www.kvcap.org</b> A: 81685	101 Water St Waterville, Maine 04901-6339	

#### National Foreclosure Mitigation Counseling (NFMCC) grantees through NeighborWorks America located in MAINE

Agency Name	Phone Website	Address	Languages
MMI - Auburn	Phone: 800-873-2227 Web:	250 Center St., Ste. 205 Auburn, Maine 4210	- English
MMI - Bangor	Phone: 800-308-2227 Web: <b>www.moneymanagement.org</b>	175 Exchange St., Ste. 200 Bangor, Maine 4401	- English



Penquis, Inc	<b>Phone:</b> 207-973-3500 <b>Web:</b> <a href="http://www.penquis.org">www.penquis.org</a>	262 Harlow Street Bangor, Maine 04402	- English
Community Concepts, Inc.	<b>Phone:</b> 207-743-7716 <b>Web:</b> <a href="http://www.community-concepts.org">www.community-concepts.org</a>	240 Bates Street Lewiston, Maine 04240	- English
Avesta Housing Development Corporation	<b>Phone:</b> 207-553-7777 <b>Web:</b> <a href="http://www.avestahousing.org">www.avestahousing.org</a>	307 Cumberland Avenue Portland, Maine 04101	- English
MMI - South Portland	<b>Phone:</b> 800-873-2227 <b>Web:</b>	111 Wescott Road South Portland, Maine 4106	- English
MMI - South Portland	<b>Phone:</b> 800-308-2227 <b>Web:</b> <a href="http://www.moneymanagement.org">www.moneymanagement.org</a>	111 Wescott Road South Portland, Maine 4106	- English
Kennebec Valley Community Action Program	<b>Phone:</b> 800-542-8227 <b>Web:</b> <a href="http://www.kvcap.org">www.kvcap.org</a>	97 Water Street Waterville, Maine 04901	- English

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=ME&filterSvc=dfc>



## Matthew Kelly

---

**From:** Nobody <nobody@informe.org>  
**Sent:** Friday, January 24, 2025 1:31 PM  
**To:** Matthew Kelly  
**Subject:** Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

-----  
**Mortgage Information**

-----  
Company providing the notice: Doonan, Graves & Longoria, LLC Owner of the mortgage: U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust What term best describes the owner of the mortgage?: Private mortgage lender Filer's Email Address: mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Fay Servicing, LLC Loss Mitigation Department/Loan Resolution  
425 S. Financial Place  
Suite 2000  
Chicago, IL 60605  
(800) 495-7166

-----  
**Consumer Information**

-----  
Consumer First name: David  
Consumer Middle Initial/Middle Name: M.  
Consumer Last name: Yeaton  
Consumer Suffix:  
Property Address line 1: 370 Elm Street  
Property Address line 2:  
Property Address line 3:  
Property Address City/Town: Mechanic Falls Property Address State:  
Property Address zip code: 04256  
Property Address County: Androscoggin

-----  
**Notification Details**

-----  
Date notice was mailed: 1/24/2024  
Amount needed to cure default: 128854.79  
Consumer Address line 1: P.O. Box 11  
Consumer Address line 2:  
Consumer Address line 3:  
Consumer Address City/Town: Mechanic Falls Consumer Address State: ME Consumer Address zip code: 04256

CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.

## Matthew Kelly

---

**From:** Nobody <nobody@informe.org>  
**Sent:** Friday, January 24, 2025 1:30 PM  
**To:** Matthew Kelly  
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Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

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**Mortgage Information**  
-----

Company providing the notice: Doonan, Graves & Longoria, LLC Owner of the mortgage: U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust What term best describes the owner of the mortgage?: Private mortgage lender Filer's Email Address: mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Fay Servicing, LLC Loss Mitigation Department/Loan Resolution  
425 S. Financial Place  
Suite 2000  
Chicago, IL 60605  
(800) 495-7166

-----  
**Consumer Information**  
-----

Consumer First name: David  
Consumer Middle Initial/Middle Name: M.  
Consumer Last name: Yeaton  
Consumer Suffix:  
Property Address line 1: 370 Elm Street  
Property Address line 2:  
Property Address line 3:  
Property Address City/Town: Mechanic Falls Property Address State:  
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-----

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Affix Stamp Here  
Postmark with Date of Receipt.

US POSTAGE PAID PITNEY BOWES  
ZIP 92123 \$ 001.30<sup>0</sup>  
02 7W  
0008035634 JAN 24 2025